

EXHIBIT NO. 4.

HOWARD R. STEPLER, JR.,  
SUBSTITUTE TRUSTEE FOR THE  
PURPOSE OF FORECLOSURE UNDER  
A DEED OF TRUST FROM WILLIAM  
M. REIDY AND MARY ELAINE  
REIDY, HUSBAND AND WIFE, TO  
ROBERT E. GEARINGER AND C.  
MONROE KEENEY, TRUSTEES

\* NO. 28,197 EQUITY  
\* IN THE  
\* CIRCUIT COURT  
\* FOR  
\* FREDERICK COUNTY,  
\* MARYLAND.

ON

PETITION.

\*\*\*\*\*

AFFIDAVIT OF PURCHASER(S)

STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

Before me, the undersigned, a Notary Public in and for the State and  
County aforesaid, personally appeared Leonard M. Glushakow and Joan W. Glushakow,  
husband and wife, and being first duly sworn stated that we submitted  
a bid of Sixty Five Thousand One Hundred Dollars (\$65,100.00) --- for the  
real estate described as Parcel No. 1, in Equity No. 28,197, and that at  
the time of the bid we was/were not acting as agent(s) for anyone; that  
no other person or persons are interested as principals; and that we  
has/have not directly or indirectly discouraged anyone from bidding for the  
said property.

*Leonard M. Glushakow*

Leonard M. Glushakow

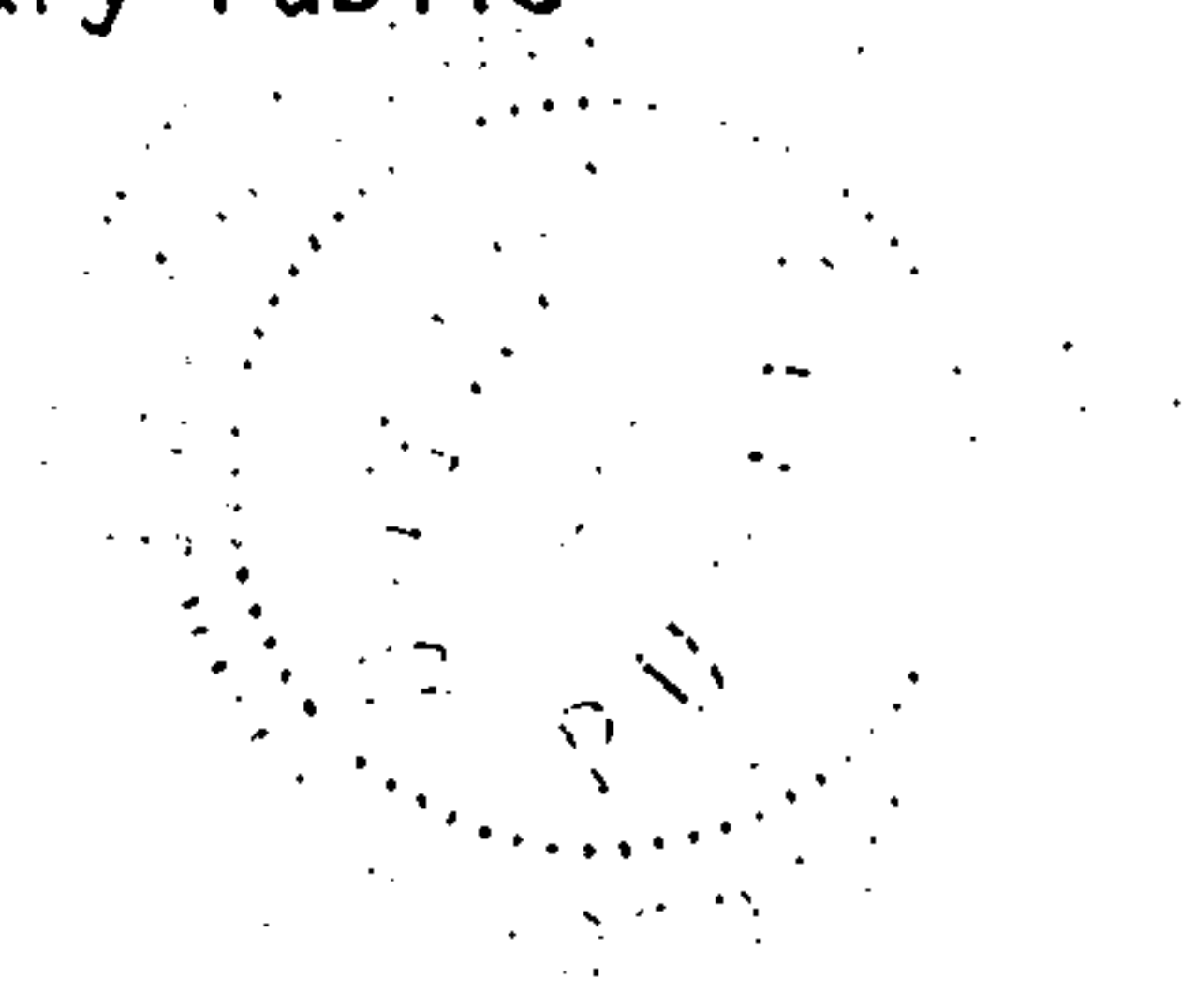
*Joan W. Glushakow*

Joan W. Glushakow

Witness my hand and Notarial Seal this 2nd day of August 1978.

*Mary E. Thompson*

Mary E. Thompson, Notary Public



*Exhibit 4  
Filed August 11, 1978*